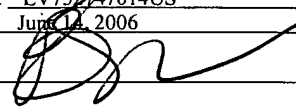


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On: June 14, 2006
By: 
Brendy Belony

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor :Hiroshi KANNO, et al.
Filed :September 11, 2003
For :ELECTRONIC MONEY ...
Serial Number :10/660,872

June 14, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

S I R:

In order to comply with discretionary regulations 37 CFR §§ 1.97 and 1.98, attached hereto is a copy of Form PTO-1449 and copies of non-US documents (if any) listed thereon. These documents contain information which the Examiner may consider to be important in deciding whether to issue a patent in the instant application.

For documents written in a language other than English, English language abstracts and/or explanations are annexed thereto explaining relevancy in accordance with 37 CFR §1.98 (a)(3).

Attached is a European Search Report dated May 10, 2006 , from the corresponding European Application.

Each item of information contained in this information disclosure statement was first cited in a communication from a foreign patent office in a counterpart foreign application, not more than three months prior to the filing of the information disclosure statement.

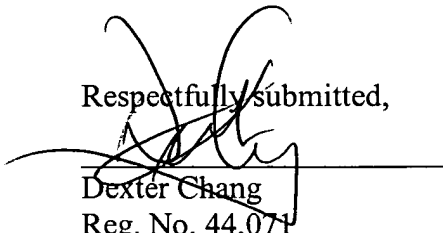
As this statement is being filed prior to issuance of a first Office Action, no fee is due. However, any fee determined to be due with this statement may be charged to Deposit Account 50-1290.

The present Disclosure Statement is being submitted in compliance with 37 CFR §1.56 as an Examiner might consider any cited document important in deciding whether to allow the application to issue as a patent, but the citation of each document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR §§1.104 (a) and 1.106 (b), and in the course of such search will review for relevance every document cited on the attached form even if not initialed.

Early and favorable consideration is respectfully solicited.

Any fee due with this paper, not fully covered by an enclosed check, may be charged on Deposit Account 50-1290.

Respectfully submitted,



Dexter Chang
Reg. No. 44,071

CUSTOMER NUMBER 026304
Docket No.: FUJI 20.625



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Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

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|----------|--|-----------------------------------|
| 1400 PTO | U.S. Department of Commerce Patent and Trademark Office | Application No. : 10/660,872 |
| | | Filing Date : |
| | | First Named Inventor : H. KANNO |
| | | Group Art Unit : |
| | | Examiner Name : |
| | | Attorney Docket No. : FUJI 20.625 |

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT****Sheet 1 of 1****U.S. PATENT DOCUMENTS**

| Examiner Initials | Cite No. ¹ | U.S. Patent Document | Kind Code if known ² | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns Lines Where Relevant Passages or Relevant Figures Appear |
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FOREIGN PATENT DOCUMENTS

| Examiner Initials | Cite No. ¹ | Foreign Patent Document Office ³ Number ⁴ Kind Code ⁵ (if known) | Country | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns Lines Where Relevant Passages or Relevant Figures Appear |
|----------------------|--------------------------|--|---------|--|---|--|
| | | WO 98/34203 | PCT | QUALCOMM INCORPORATED | 08-06-1998 | |
| | | WO 00/02150 | PCT | WEBCARD INC. | 01-13-2000 | |
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

| Examiner Initials | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), data, page(s), volume-issue number(s), publisher, country, where published, source. | Applicant check here if English language translation attached |
|----------------------|--------------------------|--|---|
| | | European Search Report dated May 10, 2006 | |
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Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw a line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that Issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.1⁶ if possible. ⁶Applicant is to place a check mark here if English language Translation is attached. Burden Hour Statement: This form is estimated to take .2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it displays a valid OMB control number. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.